

United States Bankruptcy Court
District of Maryland

In re:
Whitney A. Miller
Debtor

Case No. 24-15480-LSS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0416-0
Date Rcvd: Jul 01, 2024

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:

Recip ID	Recipient Name and Address
db	+ Whitney A. Miller, 13827 National Pike, Clear Spring, MD 21722-1721
32582938	+ Carvant Fncl, 211 Robbins Lane, Syosset, NY 11791-6004
32582942	+ Monica Coaxum, 140 Corporate Boulevard, Norfolk, VA 23502-4952
32582943	+ Noranei Trott a/k/a Normanei Green, 2813, Denham Cir., Brooklyn, MD 21225-1509
32583524	+ Office of the Comptroller of Maryland, Bankruptcy Unit, 7 St. Paul Street, Suite 230, Baltimore, MD 21202-1626

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: info@steinerlawgroup.com	Jul 01 2024 19:25:00	Eric S. Steiner, Steiner Law Group, LLC, PO Box 17598, Pmb 83805, Baltimore, MD 21297
tr	+ EDI: QMCOHEN.COM	Jul 01 2024 23:19:00	Merrill Cohen, Merrill Cohen, Trustee, P.O. Box 53, Harbeson, DE 19951-0053
32582935	Email/Text: BNBSB@capitalsvcs.com	Jul 01 2024 19:26:00	Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221
32582936	+ EDI: CAPITALONE.COM	Jul 01 2024 23:19:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
32582937	+ EDI: CAPITALONE.COM	Jul 01 2024 23:19:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
32582939	+ EDI: DISCOVER	Jul 01 2024 23:19:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
32582940	+ EDI: LCIICSYSTEM	Jul 01 2024 23:19:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
32582941	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 01 2024 19:28:04	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
32582945	EDI: PRA.COM	Jul 01 2024 23:19:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
32582944	^ MEBN	Jul 01 2024 19:20:40	Peroutka, Miller, Klima, & Peters, P.A., 8028 Ritchie Highway, Ste. 300, Pasadena, MD 21122-1360
32582946	Email/Text: sagnew@stwfir.com	Jul 01 2024 19:26:00	Schrier Tolin & Wagman, LLC, 700 King Farm Blvd. Suite 625, Rockville, MD 20850
32583526	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Jul 01 2024 19:27:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32582947	+ EDI: SYNC	Jul 01 2024 23:19:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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32583525 + Email/Text: crbobb@washco-md.net

Jul 01 2024 19:26:00

Tax. Auth. of Wash. County, MD, Treasurers
Office, 35 West Washington Street, Room 102,
Hagerstown, MD 21740-4844

32582948 + EDI: VERIZONCOMB.COM

Jul 01 2024 23:19:00

Verizon, Verizon Wireless Bk Admin, 500
Technology Dr Ste 550, Weldon Springs, MO
63304-2225

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
Eric S. Steiner	info@steinerlawgroup.com SteinerER82180@notify.bestcase.com
Merrill Cohen	merrillc@cohenbaldinger.com mcohen@ecf.axosfs.com

TOTAL: 2

Information to identify the case:

Debtor 1	Whitney A. Miller	Social Security number or ITIN	xxx-xx-0889
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of Maryland	Date case filed for chapter	7 6/28/24
Case number:	24-15480 LSS Chapter: 7		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <http://www.mdb.uscourts.gov> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Whitney A. Miller	
2. All other names used in the last 8 years		
3. Address	13827 National Pike Clear Spring, MD 21722	
4. Debtor's attorney Name and address	Eric S. Steiner Steiner Law Group, LLC PO Box 17598 Pmb 83805 Baltimore, MD 21297	Contact phone 410-670-7060 Email: info@steinerlawgroup.com
5. Bankruptcy trustee Name and address	Merrill Cohen Merrill Cohen, Trustee P.O. Box 53 Harbeson, DE 19951	Contact phone 302-200-9271 Email: merrillc@cohenbaldinger.com

For more information, see page 2 >

Debtor **Whitney A. Miller**Case number **24-15480**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Greenbelt Division 6500 Cherrywood Lane, Ste. 300 Greenbelt, MD 20770 Clerk of the Bankruptcy Court: Mark A. Neal	Hours open: 8:45 – 4:00 PM Contact phone (301) 344-8018 Date: 7/1/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 31, 2024 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 649 287 3398, and Passcode 8582824638, OR call 1-240-829-2974 For additional meeting information, go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 9/30/24 Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Debtor electronic bankruptcy noticing	The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court -- additional information is available under Programs & Services at http://www.mdb.uscourts.gov . Other parties (non-debtors) can register at ebn.uscourts.gov .	